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C mplete if Known

Applicati n Number	10/021,292
Filing Dat	October 29, 2001
First Named Inventor	Milberger, Susan M., et. al.
Art Unit	3624
Examiner Name	Akers, Geoffrey R.

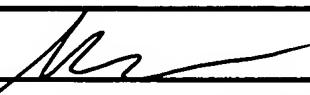
Attorney Docket Number

020375-000240US

U.S. PATENT DOCUMENTS					
Examiner	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
GA	AA	US-5,745,886	04-28-1998	Rosen	
GA	AB	US-5,899,980	05-04-1999	Wilf, et al.	
GA	AC	US-5,949,044	09-07-1999	Walker, et al.	
GA	AD	US-6,044,362	03-28-2000	Neely	
GA	AE	US-6,078,907	06-20-2000	Lamm	
GA	AF	US-6,128,603	10-03-2000	Dent, et al.	
GA	AG	US-6,289,322 B1	09-11-2001	Kitchen, et al.	
GA	AH	US-			
GA	AI	US-			
GA	AJ	US-			

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³			
GA	AK	PCT	WO 00/46725	A1	08-10-2000
GA	AL				
GA	AM				
GA	AN				
GA	AO				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
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GA	AQ	X.COM, Do More with Your Money, downloaded from website http://www.x.com.			
GA	AR	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website http://www.dotbank.com.			

Examiner Signature		Date Considered	3/8/03
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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